

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

| | | |
|--|---|-----------------------|
| William A. Geisler | : | Case No. 14-21960-TPA |
| Catherine L. Geisler | : | Chapter: 13 |
| aka Catherine L. Leonard, aka Cathy L. | : | |
| Geisler | : | |
| <i>Debtor(s)</i> | : | |
| | : | |
| | : | |

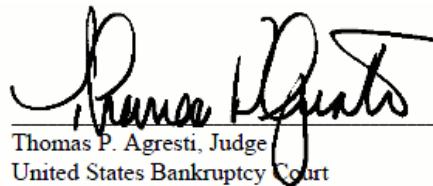
ORDER

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. §1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a ***Certification of Discharge Eligibility***.

AND NOW, this ***The 24th of October, 2019***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

cm: Debtor
All parties


Thomas P. Agresti, Judge
United States Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William A. Geisler
 Catherine L. Geisler
 Debtors

Case No. 14-21960-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lmar
 Form ID: 317

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db/jdb +William A. Geisler, Catherine L. Geisler, 118 Copperfield Avenue,
 Pittsburgh, PA 15210-3863
 cr +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 cr +PNC Mortgage, a division of PNC Bank, N.A., 3232 Newmark Drive, Miamiburg, OH 45342-5421
 13852797 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998)
 13852798 +BBy/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 13852800 +Blatt Hasenmiller Leibske & Moore, Attn: Morris Scott, 1835 Market Street, Suite 501,
 Philadelphia, PA 19103-2933
 13852802 +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13852804 +Citi, Po Box 6497, Sioux Falls, SD 57117-6497
 13876323 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13852805 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 13860102 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13860100 +Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 13852808 +Gdvr/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13852813 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 13852816 +PNC Bank, 6 N Main Street, Dayton, OH 45402-1908
 13872399 +PNC Mortgage, 3232 Newmark Dr, Miamisburg, OH 45342-5433
 13852817 +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 13852818 +Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
 13852819 +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13905670 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
 13852821 +Wffnatlnbk, Po Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13866663 +E-mail/Text: bncmail@w-legal.com Oct 25 2019 03:08:40 ALTAIR OH XIII, LLC,
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13884211 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 25 2019 03:28:08
 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 13856437 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 25 2019 03:28:08
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13852801 +E-mail/Text: AIS.cocard.ebn@americaninfosource.com Oct 25 2019 03:15:42 Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 13852806 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 25 2019 03:08:01 Comenity Bank/Gndrmtmc, Po Box 182789, Columbus, OH 43218-2789
 13856543 E-mail/Text: mrdiscen@discover.com Oct 25 2019 03:07:43 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13852807 +E-mail/Text: mrdiscen@discover.com Oct 25 2019 03:07:43 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 13852809 E-mail/PDF: gecscedi@recoverycorp.com Oct 25 2019 03:15:37 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
 13852811 +E-mail/PDF: gecscedi@recoverycorp.com Oct 25 2019 03:15:37 Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005
 13852812 +E-mail/Text: BKRMailOPS@weltman.com Oct 25 2019 03:07:57 Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
 13896895 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 25 2019 03:16:37 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13857227 E-mail/Text: bnc-quantum@quantum3group.com Oct 25 2019 03:08:06 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 13867674 E-mail/Text: bnc-quantum@quantum3group.com Oct 25 2019 03:08:07 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13858866 +E-mail/Text: bncmail@w-legal.com Oct 25 2019 03:08:40 TD BANK USA, N.A., C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13852820 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 25 2019 03:07:36 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CITIZENS BANK, N.A.
 cr Duquesne Light Company
 cr PNC BANK NATIONAL ASSOCIATION
 cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13852799* +BBy/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 13852803* +Chase, Po Box 15298, Wilmington, DE 19850-5298
 13852810* Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
 13852814* +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 13852815* +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 14231875* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

District/off: 0315-2

User: lmar
Form ID: 317

Page 2 of 2
Total Noticed: 36

Date Rcvd: Oct 24, 2019

***** BYPASSED RECIPIENTS (continued) *****

TOTALS: 3, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Brian Thomas Langford on behalf of Creditor CITIZENS BANK, N.A. PitEcf@weltman.com,
PitEcf@weltman.com
Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
ewassall@logs.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Patricia A. O'Connor on behalf of Joint Debtor Catherine L. Geisler poconnor@wgsf-law.com,
nreyes@wgsf-law.com
Patricia A. O'Connor on behalf of Debtor William A. Geisler poconnor@wgsf-law.com,
nreyes@wgsf-law.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTeinlaw.com,
ckutch@ecf.courtdrive.com;acarr@berNSTeinlaw.com
Ronda J. Winneccour cmececf@chapter13trusteeWPA.com

TOTAL: 9